



Entered on Docket
December 28, 2009

A handwritten signature in cursive script, likely of Mike K. Nakagawa, is positioned above the judge's name.

Hon. Mike K. Nakagawa
United States Bankruptcy Judge

Melissa Cain, Esq.
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Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

* * * * *

In Re,

JESUS ROMERO

Debtor(s)

) Case No: BK-S-09-27799
) Chapter 13
)
) Trustee: KATHLEEN LEAVITT
)
) Hearing Date: November 19, 2009
) Hearing Time: 2:30 p.m.

**ORDER GRANTING DEBTOR'S MOTION TO AVOID LIEN
AND MODIFY RIGHTS OF SECOND MORTGAGE HELD BY HSBC**

This matter having come on for hearing on November 19, 2009, at 2:30 PM, counsel having appeared on behalf of the Debtor with proper notice having been given and no opposition having been filed or made;

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1 Debtor's Motion to Avoid Lien and Modify Rights of Second Mortgage held by Hsbc in the
2 amount of \$45, 596 is hereby granted.

3 It is hereby ordered that Hsbc's second lien be adjudicated as an unsecured lien and treated as
4 an unsecured claim; and

5 Further Ordered that Hsbc's second lien have no further force and effect as a secured lien
6 against Debtor's real property located at 76 Eagle Scout Way Henderson, NV 89012. In the event the
7 instant Chapter 13 is dismissed or converted to a Chapter 7 proceeding, this order shall be vacated.

8 DATED this 6th day of December, 2009.

9
10 APPROVED/DISAPPROVED

11
12 
13 KATHLEEN A. LEAVITT

14 Chapter 13 Trustee

15 /s/ Melissa Cain

16 MELISSA CAIN, ESQ.

17 3080 S Durango Dr St3 103

18 Las Vegas, NV 89117

19 ALTERNATIVE METHOD RE RULE 9021:

20 In accordance with Local Rule 9021, counsel submitting this document certifies as follows:

- 21 () The Court has waived the requirement of approval under LR 9021.
22 () No parties appeared or filed written objections and there is no trustee appointed in this case.
23 (X) I have delivered a copy of this proposed order to all counsel who appeared at the hearing, any
24 unrepresented parties who appeared at the hearing and any trustee appointed in this case, each
25 has approved or disapproved the order, or failed to respond as indicated below:

26 APPROVED:

27 DISAPPROVED:

28 FAILED TO RESPOND: